

Maryland Health Benefit Exchange

Contract No. DHMS296492

Environmental Analysis and Market Scan- Empirical Research and
Attitudinal Research Sections

Produced by: KRC Research

October 2011

Today's Presentation

Task and
Methodology

Empirical Data
Scan

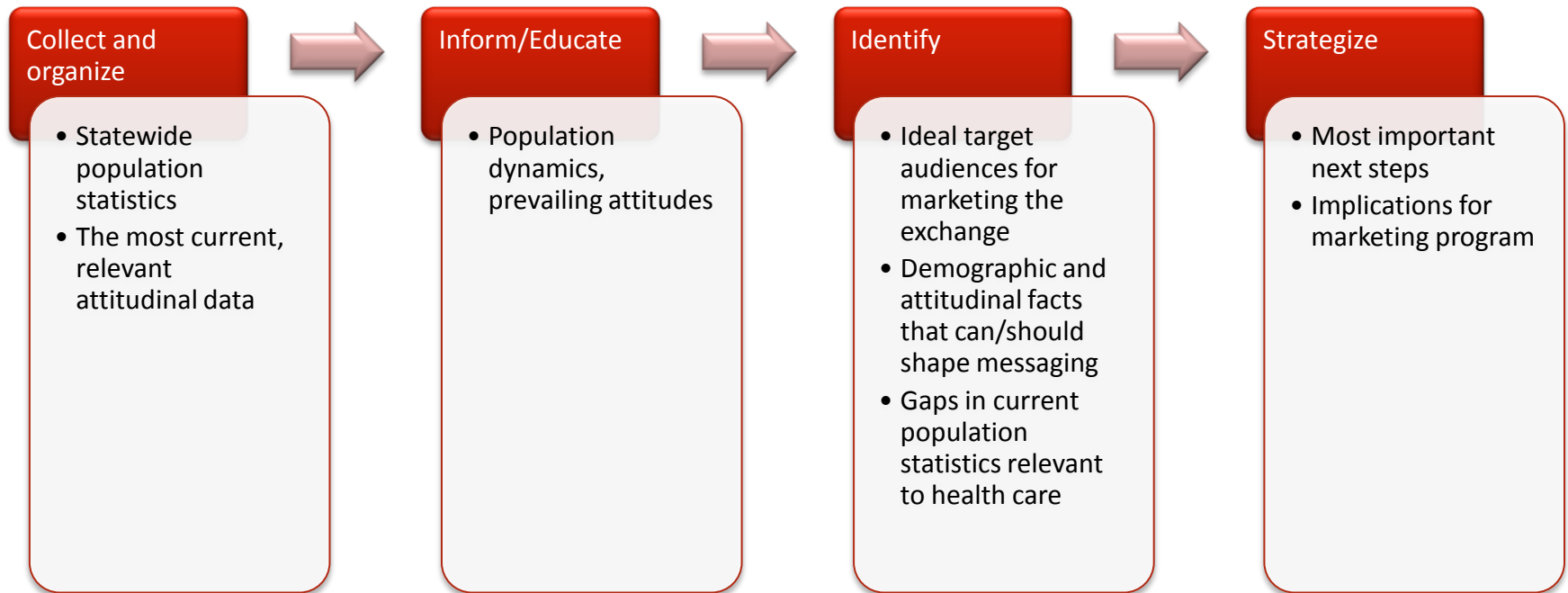
Research Data
Scan

Findings and
Implications
for Marketing

Task: Conduct Environmental Scan and Market Analysis

- Identify, segment and prioritize audiences in Maryland for the advertising and public relations campaign.
- Review existing research, including publicly sponsored and academic research along with syndicated research, to assess if there are significant information gaps that should be addressed.

Purpose of Environmental Scan and Market Analysis



Methodology

- KRC Research conducted a review of demographic information for the state of Maryland and publicly available opinion research on:
 - Attitudes toward and opinions on current healthcare and healthcare reform, and
 - Concerns about current and future healthcare.
- The goal of research was to understand the impact of demographics, psychographics and attitudes on exchange positioning.
- Research was gathered between October 5 and October 14, 2011.
- Given the expansive nature of healthcare as a research topic, the scan prioritized:
 - Recently conducted research and available data
 - Research conducted or produced by known reliable sources (prominent institutions in health care research)
 - Research most germane to the topics surrounding the new health reform laws
- Sources that could not be verified, or information that was derived from flawed measurements, and research that appeared to be outdated was not included in the scan.

Methodology

- Resources scanned include:
 - American Community Survey (of the US Census)
 - Bloomberg, LP
 - CBS/NY Times Poll
 - Deloitte, LP
 - Gallup, Inc.
 - Harris Interactive
 - Henry J. Kaiser Family Foundation
 - Mathematica Policy Research
 - National Academy of Social Insurance
 - RAND Corporation
 - Robert Wood Johnson Foundation
 - State of Maryland, Department of Planning
 - State of Maryland, Health Care Commission Health Insurance Coverage Report
 - United Health Foundation
 - U.S. Bureau of Labor Statistics
 - U.S. Census Bureau
 - U.S. Center for Disease Control
 - U.S. Department for Health and Human Services, Agency for Health Care Research and Quality
 - The Urban Institute

Cautions and Limitations

- This environmental scan and market analysis is built solely off of secondary research, as it is available to the general public.
- This environmental scan and market analysis is of multiple sources (though effort was taken to be as consistent as possible in relying upon a source).
 - Sources are indicated throughout the report, and emphasized when data supporting findings is derived from two different sources
 - At times, sources may differ on a statistic. Citations are made when these differences occur.
- Most of the contents of the research study scan are of national studies, and therefore, findings cannot be inferred to Maryland residents. These are included because understanding national sentiment can improve the structure of primary research of Maryland residents.
- Demographic analysis of some sources is based upon the most recent data, which is from 2009, however, the report presenting the findings was generated in 2011. This appeared to be the most current source of data in many cases.

Task and
Methodology

Empirical Data
Scan

Research Data
Scan

Findings and
Implications
for Marketing

Empirical Data Scan

Basic
Demographics

Document demographic statistics surrounding the Maryland population, employment, and insurance status in one place, for reference throughout the tenure of marketing activities

Income and
Poverty Statistics

Synthesize various demographic statistics as a foundation in identifying ideal target audiences

Employment
Statistics

Educate readers of this scan as to the population dynamics related to this topic

Insurance
Statistics

Identify any gaps in necessary demographic information

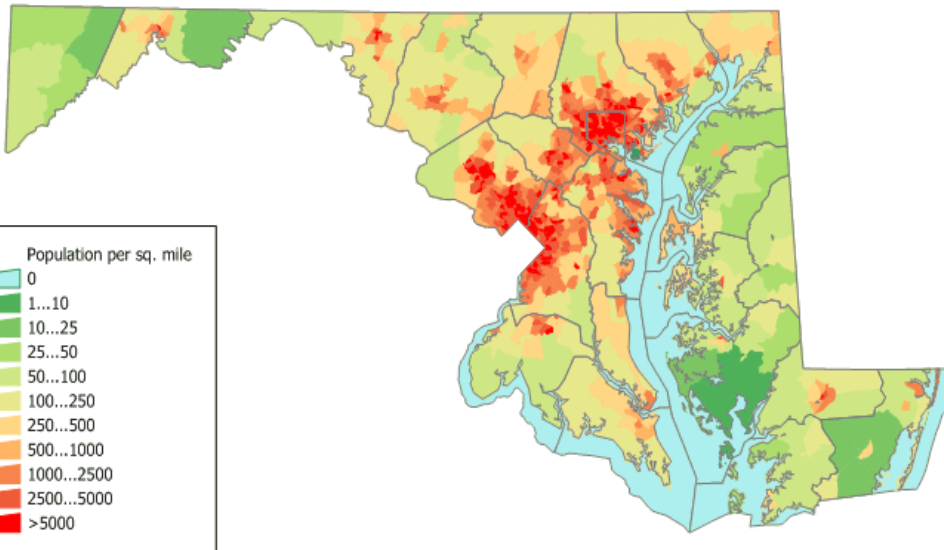
Uninsured
Statistics

State Demographics

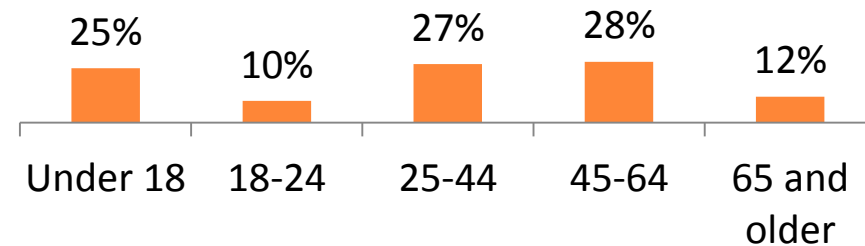
Population: 5,773,552

(48% male, 52% female)

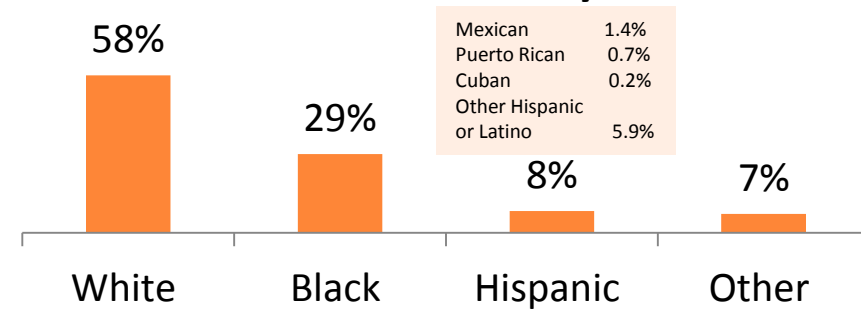
Maryland Population Map



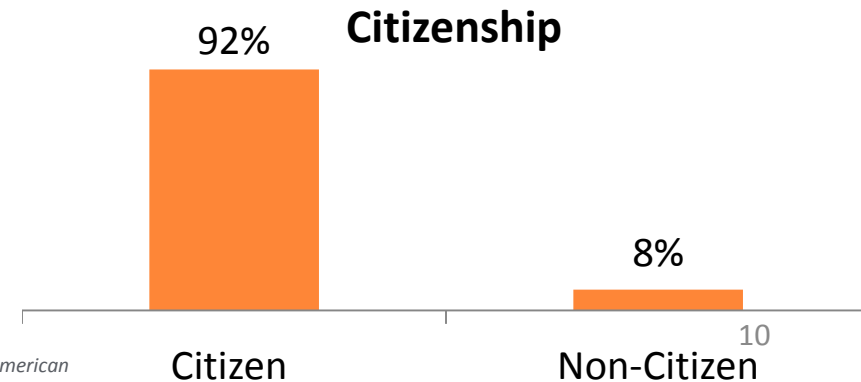
Age



Race/Ethnicity



Citizenship



State Demographics: Households

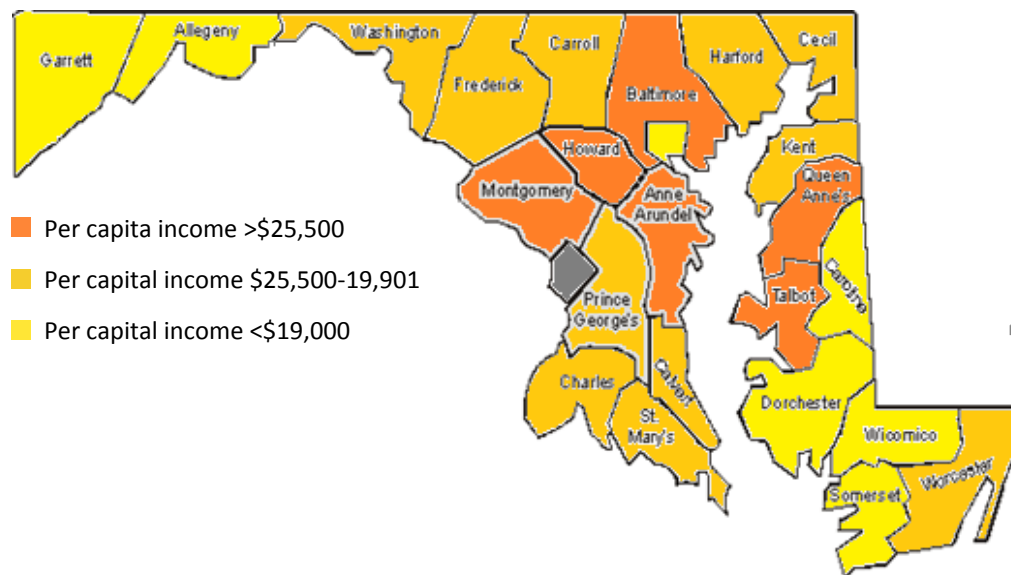
Households by Type	Percent
Married-Couple Family	49%
(With own children under 18 years)	22%
Male Householder Family, No wife	4%
(with own children under 18 years)	2%
Female Householder Family, No husband	14%
(with own children under 18 years)	8%
Non-Family Households	33%
(Householder living alone)	27%
(65 years and over)	9%

State Income Statistics

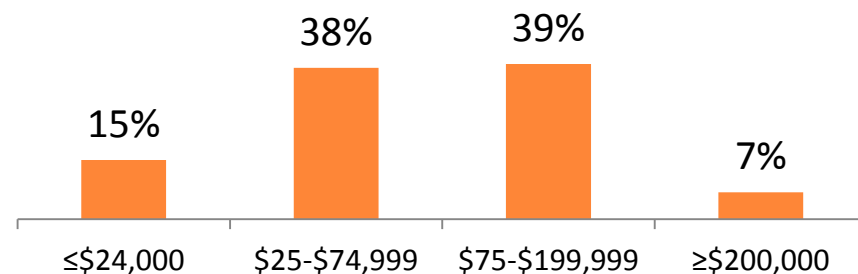
Population: 5,773,552

Mean or Median Income: \$65,183

Maryland Income Map



Income



State Poverty Statistics

Population: 5,773,552

Mean or Median Income: \$65,183

2010 Poverty Guidelines for the 48 Contiguous States and the District of Columbia

Persons in family	Poverty guideline
1	\$10,830
2	14,570
3	18,310
4	22,050
5	25,790
6	29,530
7	33,270
8	37,010
For families with more than 8 persons, add \$3,740 for each additional person.	

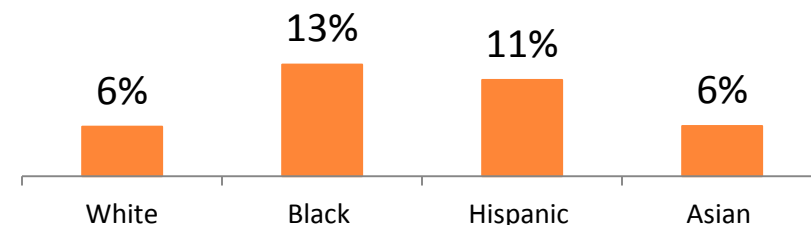
Poverty Level

8%



General Population below Poverty Level

Poverty Level by Race

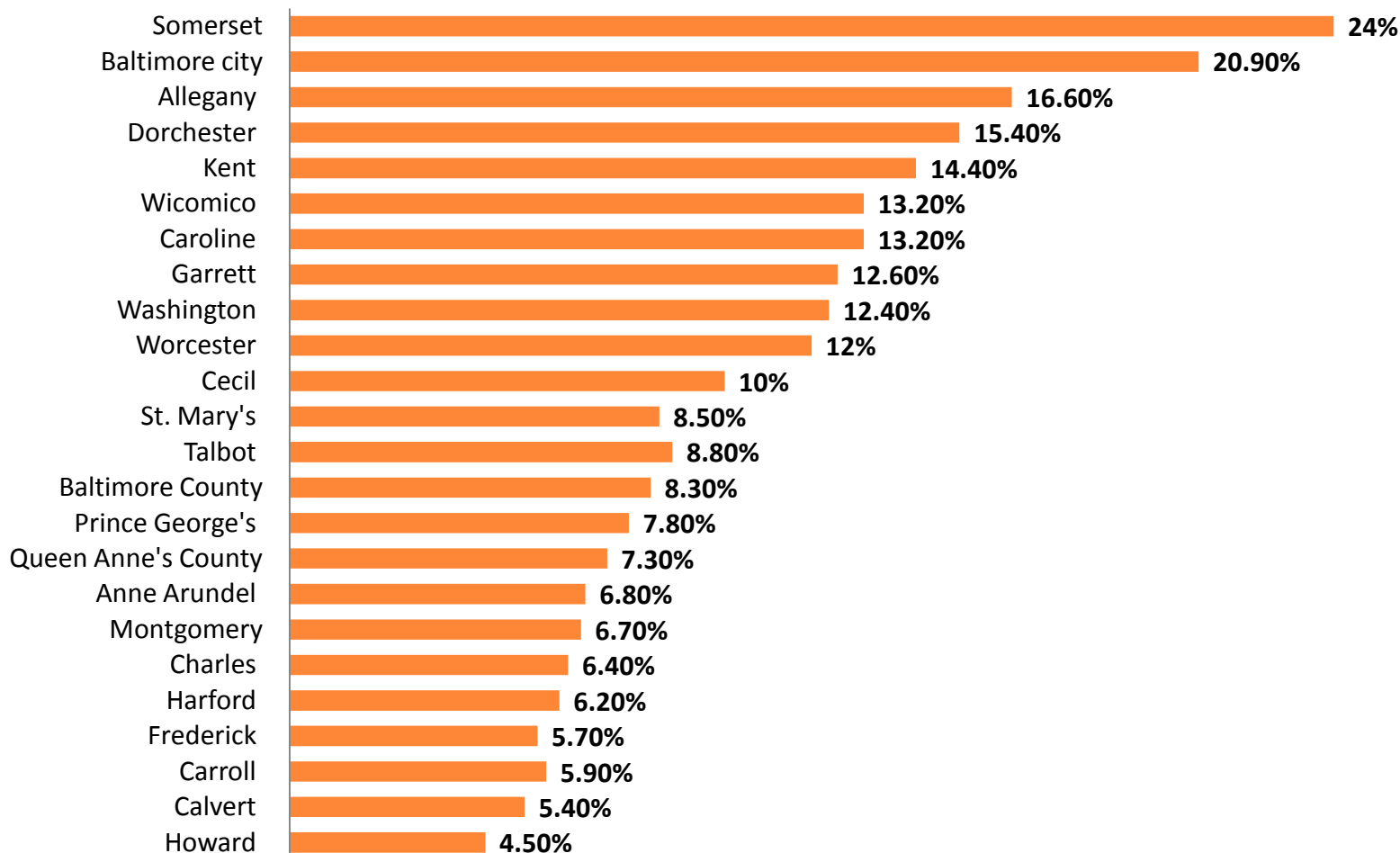


Sources: Demographics: *U.S. Census Bureau American Community Survey (2009), Current Population Statistics (2000)*; Map: *U.S. Census Bureau American Community Survey (2010)*

Note: Poverty is defined as $\leq 100\%$ FPL. Percentages signify percent of total demographic group shown.

State Poverty Statistics

Persons Below Poverty Level by County



Source: U. S. Census Bureau, Small Area Income & Poverty Estimates for states and counties (2009)

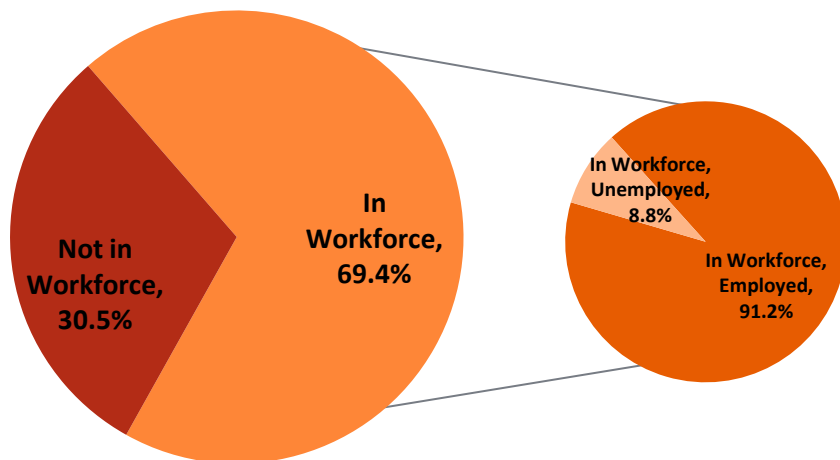
Note: Families and persons are classified as **below poverty** if their total family income or unrelated individual income was less than the poverty threshold specified for the applicable family size, age of householder, and number of related children under 18 present. The Census Bureau uses the federal government's official poverty definition.

State Employment Statistics

Population: 5,773,552

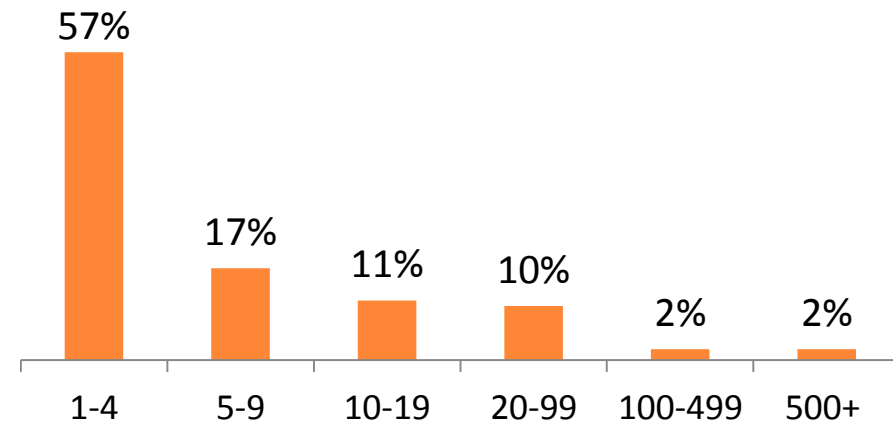
Mean or Median Income: \$65,183

General Population Employment Status



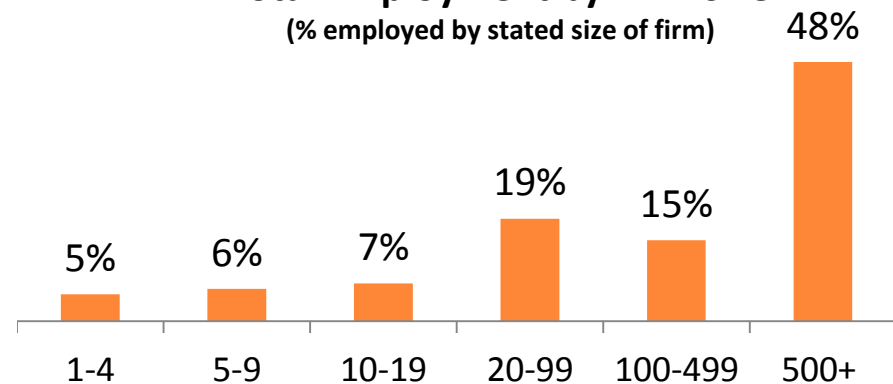
Firm Size per Number of Employees

(% of firms with stated number of employees in the workforce)



Total Employment by Firm Size

(% employed by stated size of firm)



Sources: Employment Data: Urban Institute and Kaiser Commission on Medicaid, U.S. Census Bureau Current Population Statistics (2010), American Community Survey (2010)

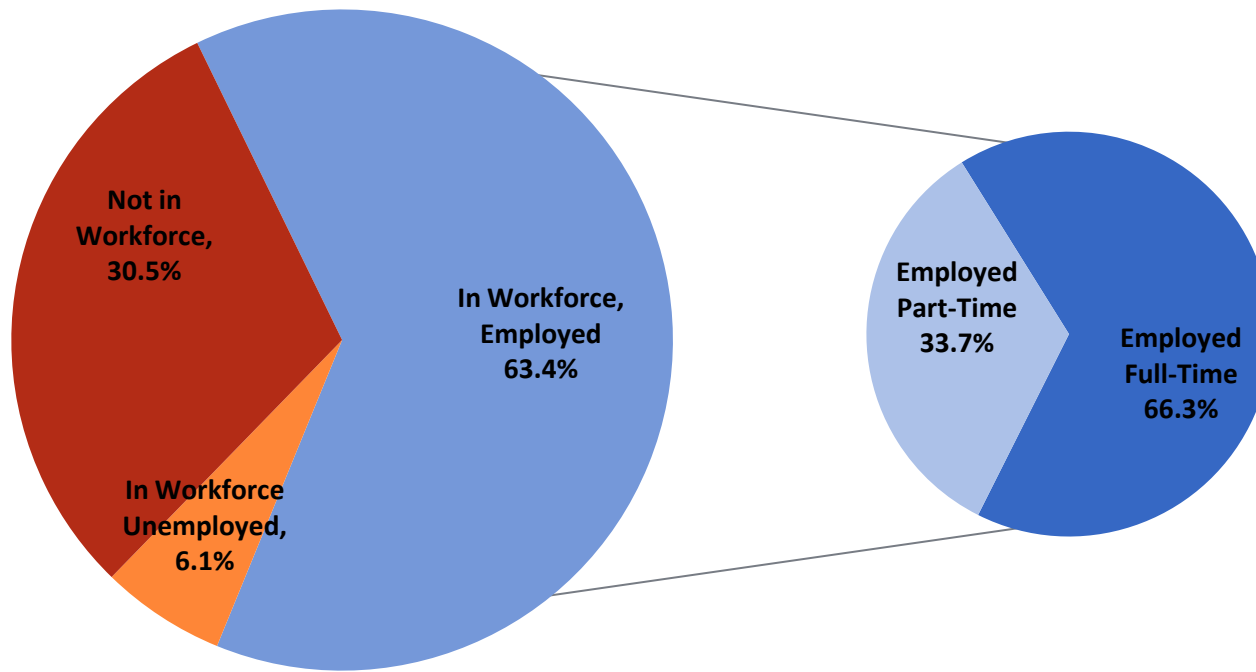
Note: Data on this slide are based upon on 2011 Statistics that support the divisions by worker and employment. Upcoming slide rely upon other data sources, and are noted accordingly.

State Employment Statistics

Population: 5,773,552

Mean or Median Income: \$65,183

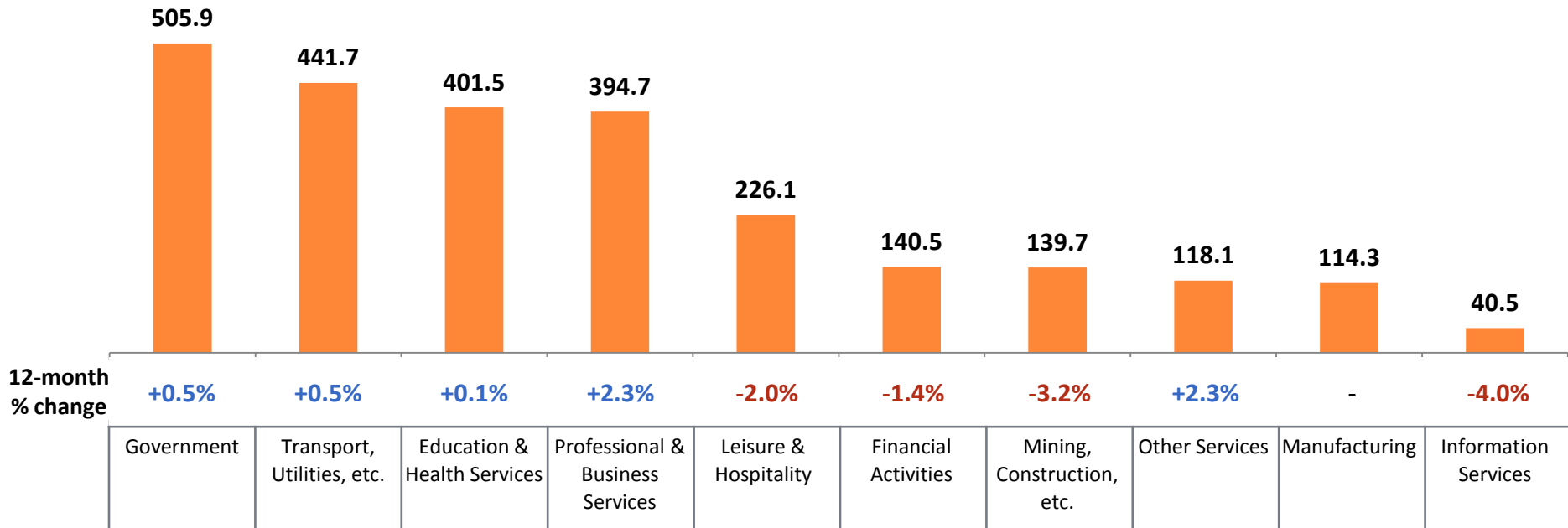
General Population Employment Status



State Employment Statistics

Jobs by Industry : August 2011

Number of jobs, in thousands, seasonally adjusted.



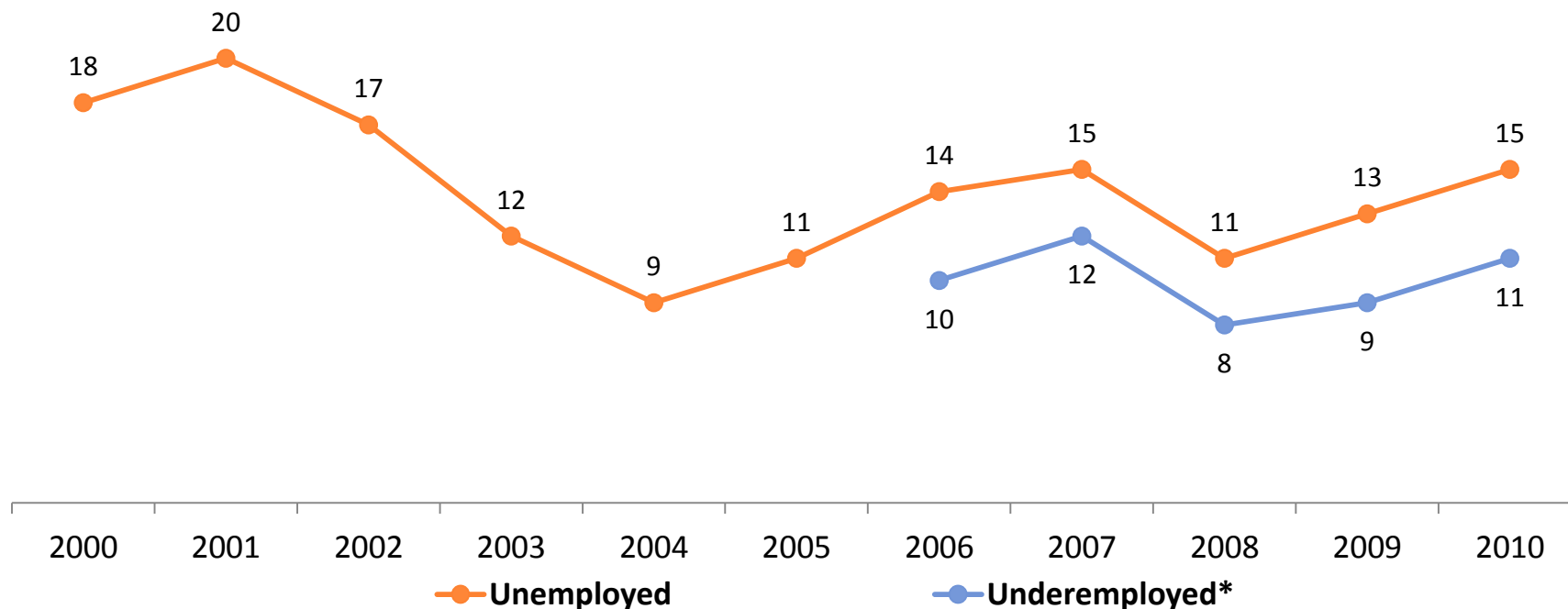
Source: U.S. Bureau of Labor Statistics, Economy At a Glance: Maryland (August 2011)

Note: Unemployment statistics for claimants encompasses data from the nonfarm industries. The 12-month % change constitutes the change in number of jobs compared to the number of jobs in that industry 12 months prior, in 2010.

State Un/Under Employment Ranking

Maryland's Ranking: 2000-2010

(Numbers shown below represent rank among other states)



Source: United Health Foundation , America's Health Rankings (2010)

Note: States ranked lower than Maryland have a lower percentage of population that is unemployed/underemployed/lacking health care coverage. Underemployment rankings only available from 2006-2010. A broad measure of unemployment accounts for those that have stopped seeking employment or are marginally employed (total unemployed, plus all marginally attached workers, plus total employed part time for economic reasons, as a percent of the civilian labor force plus all marginally attached workers).

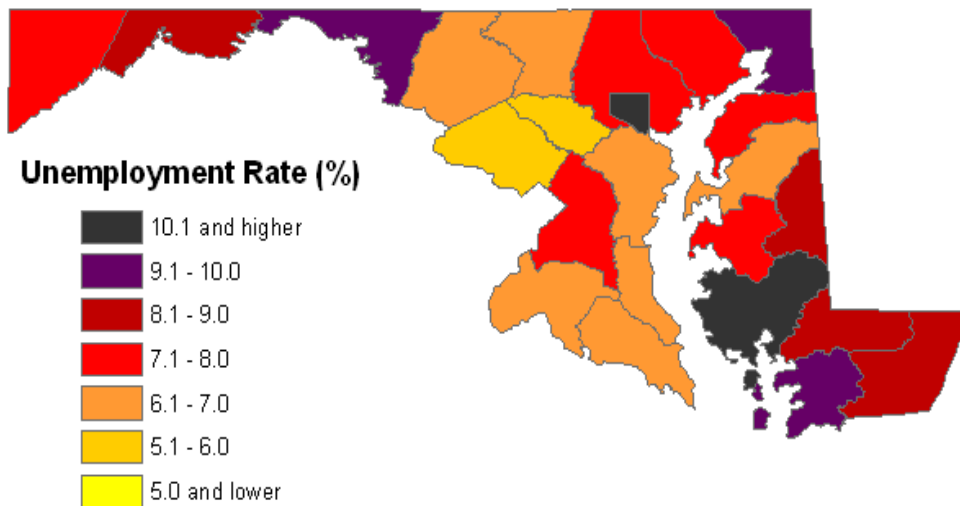
State Employment Statistics

Population: 5,773,552

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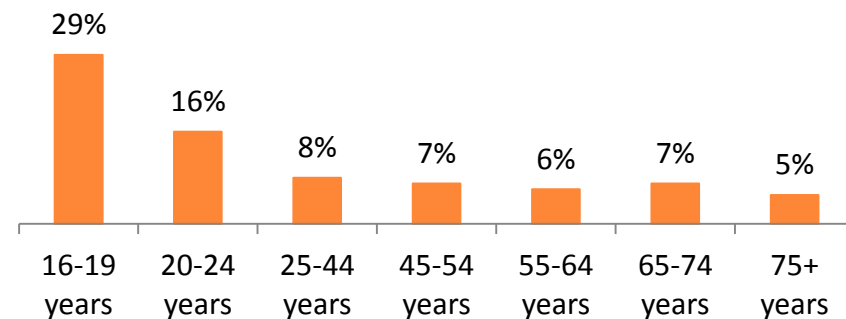
Maryland Unemployment Map

(Unemployment: Aug. 2011 - 7.3%)



Unemployment Rate by Age

Average Unemployment Rate: 8.8%

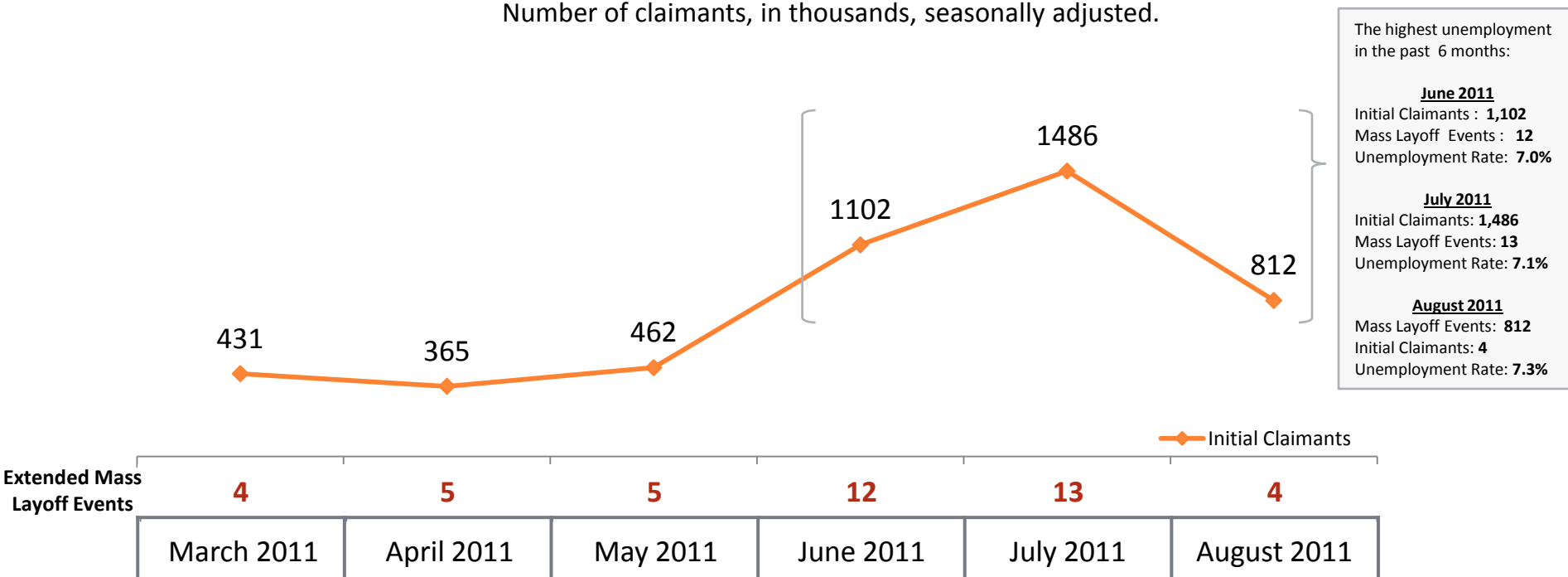


Work Status of Family Households	
No workers in past 12 months	11%
1 worker in past 12 months	40%
2 or more workers in past 12 months	58%
Percent Imputed	
Food stamp/SNAP recipients	1%

State Unemployment Data

Initial Claimants for Unemployment Insurance: March-August 2011

Number of claimants, in thousands, seasonally adjusted.



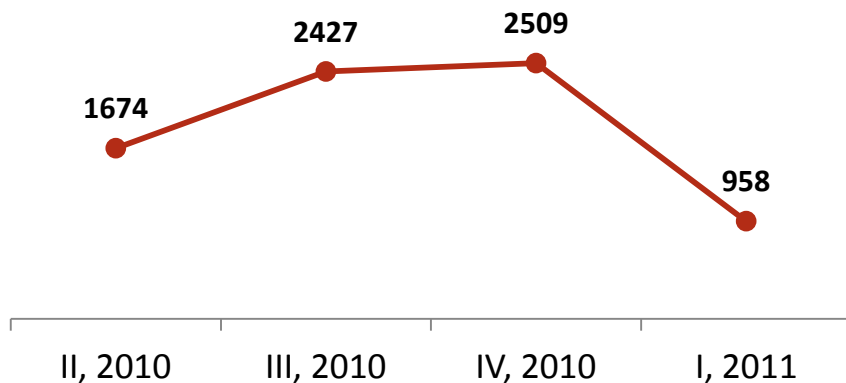
Source: U.S. Bureau of Labor Statistics, Economy At a Glance: Maryland (August 2011)

Note: An *initial claimant* constitutes a person who files any notice of unemployment to initiate a request either for a determination of entitlement to and eligibility for compensation, or for a subsequent period of unemployment within a benefit year or period of eligibility. An *extended mass layoff event* constitutes a layoff defined by the filing of 50 or more initial claims for unemployment insurance benefits from an employer during a 5-week period, with at least 50 workers separated for more than 30 days. Such layoffs involve both persons subject to recall and those who are terminated.

Unemployment Data: Demographic Distribution

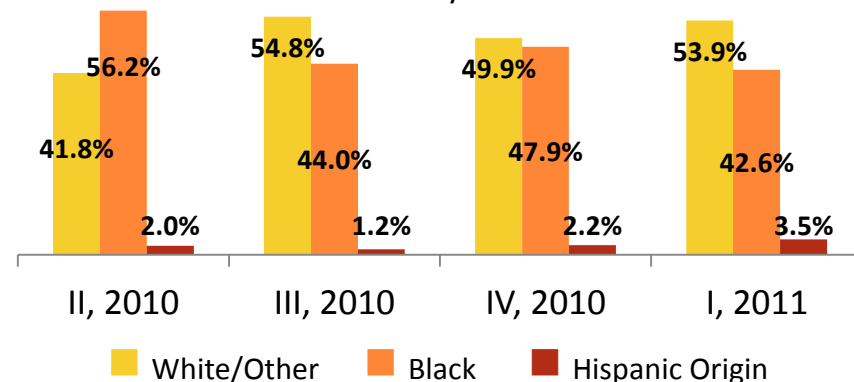
Maryland Initial Claimants for Unemployment Insurance

By Quarter



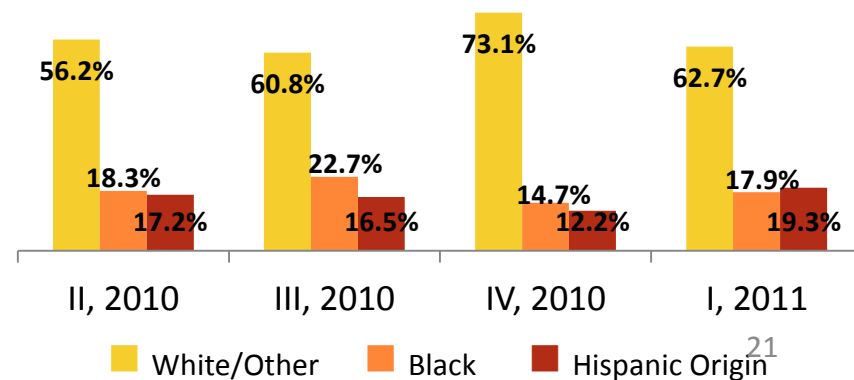
Initial Claimants by Race

In Maryland



Initial Claimants by Race

Total U.S.



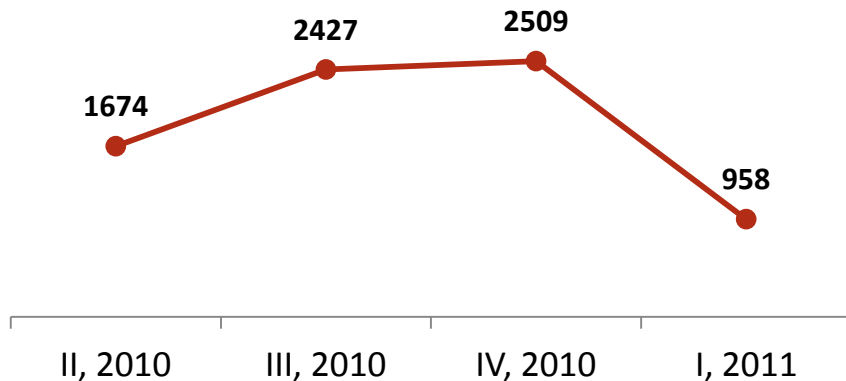
Source: U.S. Bureau of Labor Statistics, Extended Mass Layoffs Quarterly News Releases (2010-2011)

Note: Unemployment statistics for claimants encompasses data from the private nonfarm sector. An *initial claimant* constitutes a person who files any notice of unemployment to initiate a request either for a determination of entitlement to and eligibility for compensation, or for a subsequent period of unemployment within a benefit year or period of eligibility.

Unemployment Data: Demographic Distribution

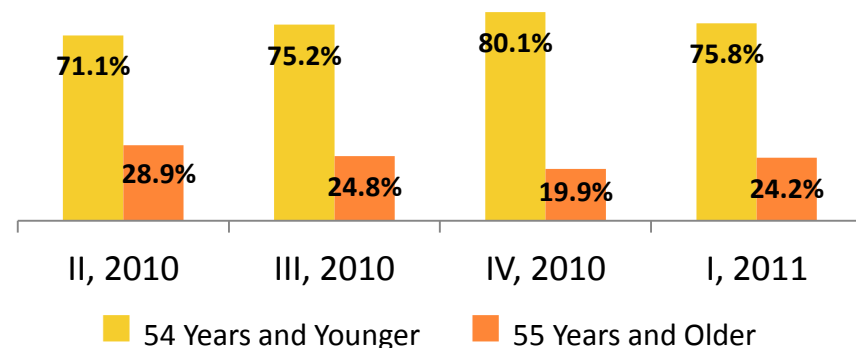
Maryland Initial Claimants for Unemployment Insurance

By Quarter



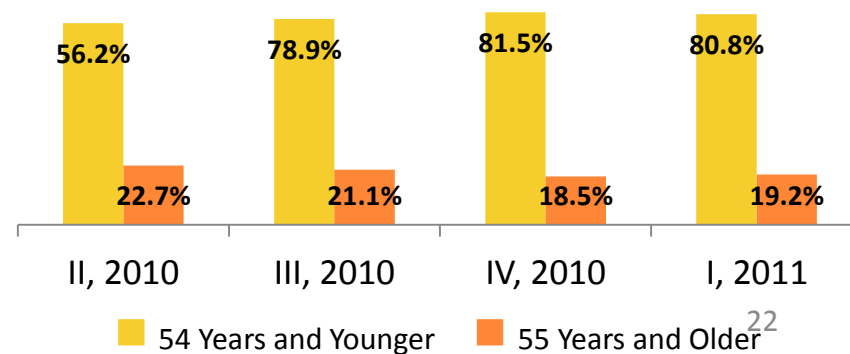
Initial Claimants by Age

In Maryland



Initial Claimants by Age

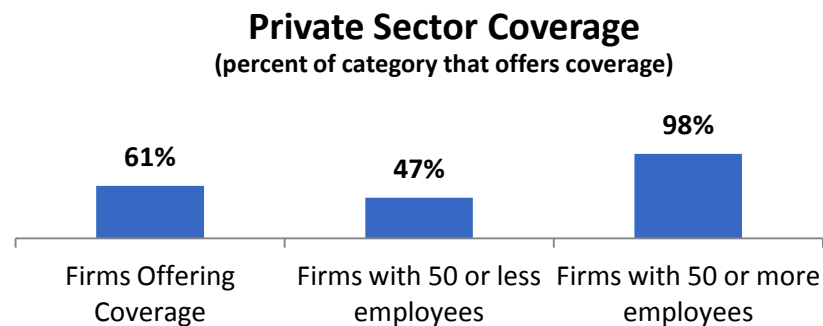
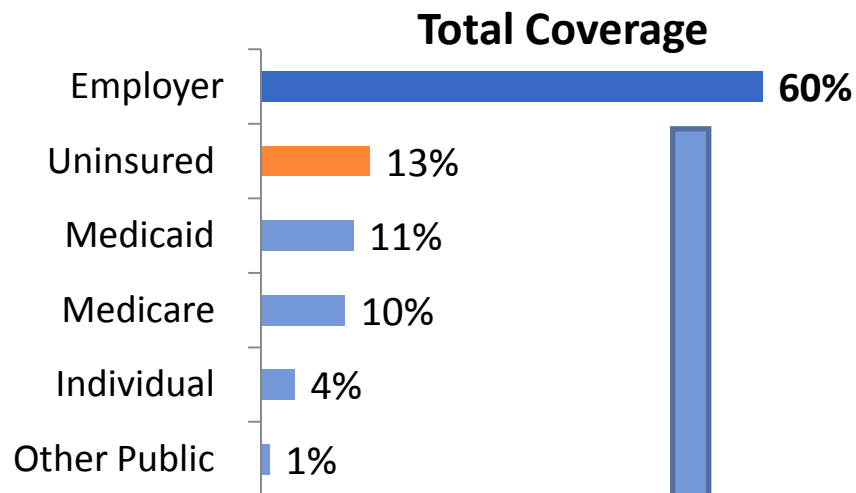
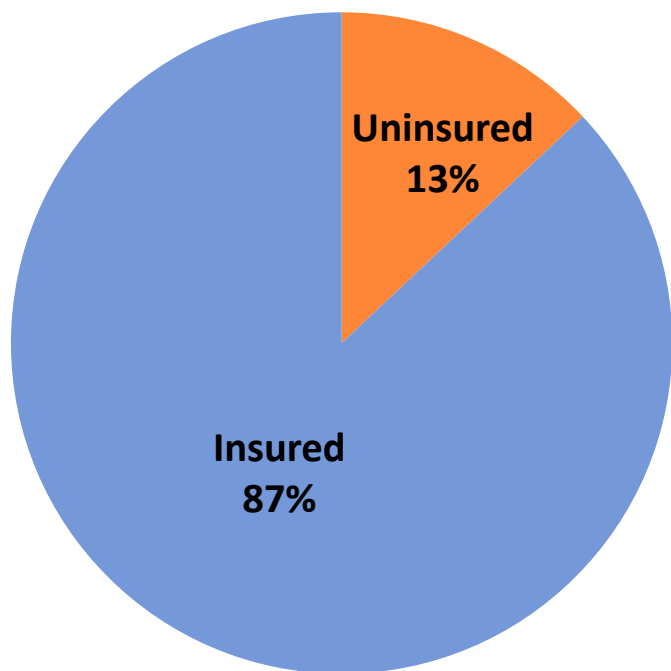
Total U.S.



Source: U.S. Bureau of Labor Statistics, Extended Mass Layoffs Quarterly News Releases (2010-2011)

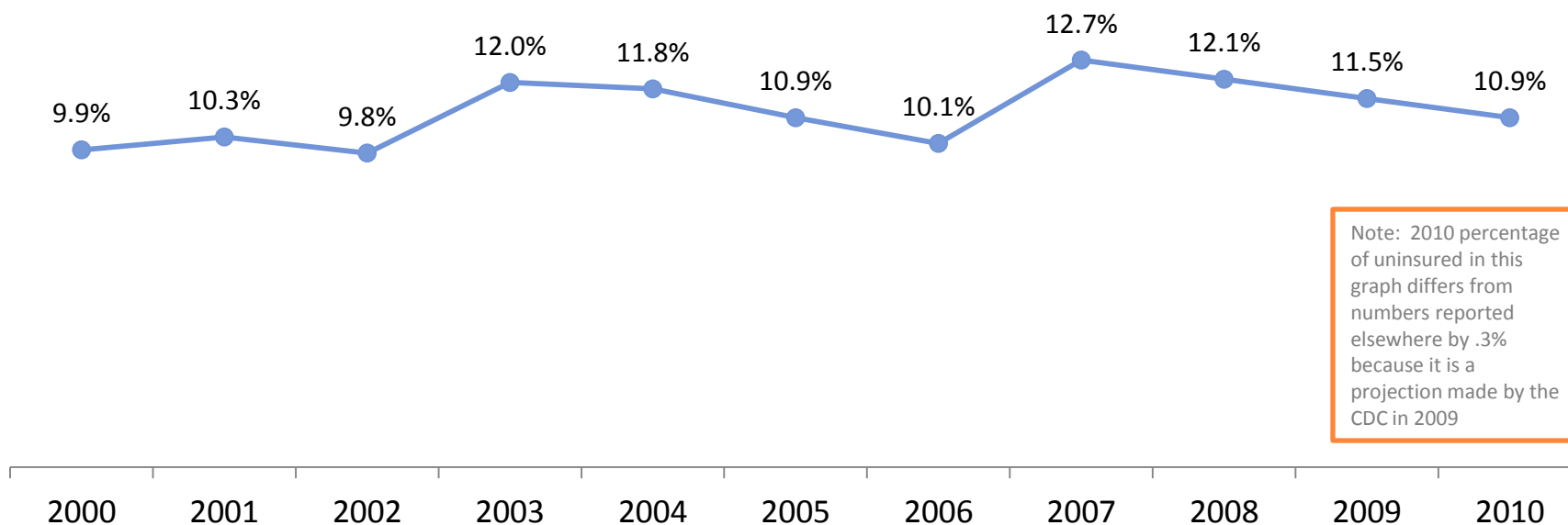
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State Insurance Statistics (2009)

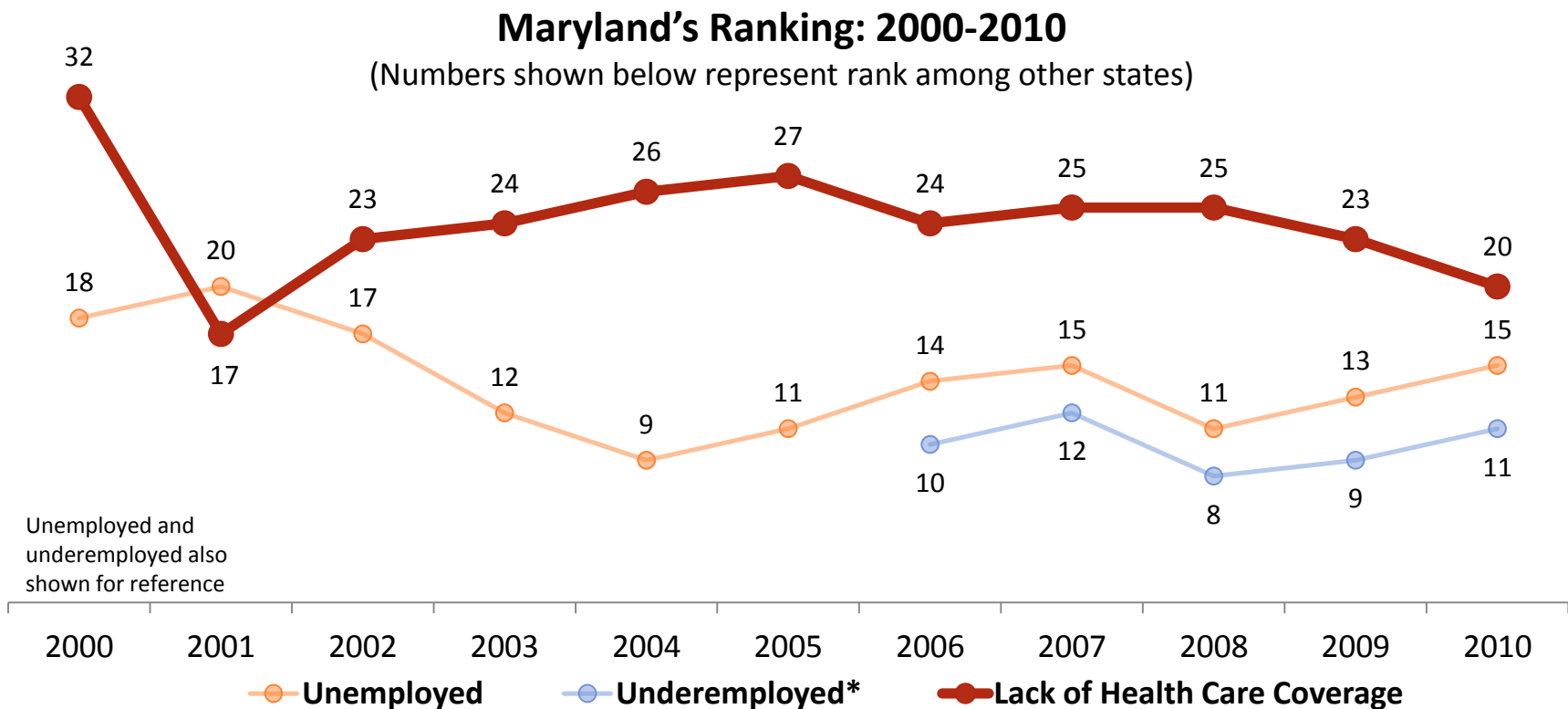


Uninsured in Maryland: 2000-2010

% Without Any Type of Health Care Coverage



State Health Care Coverage Statistics

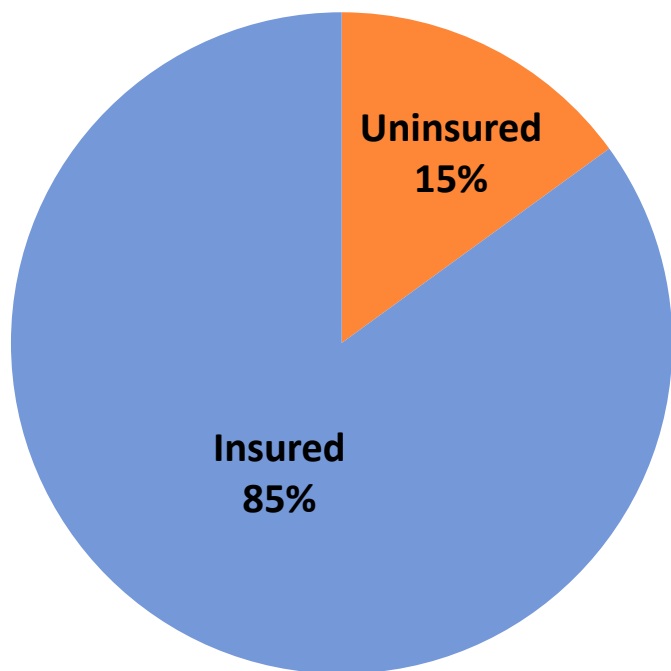


Source: United Health Foundation , America's Health Rankings (2010)

Note: States ranked lower than Maryland have a lower percentage of population that is unemployed/underemployed/lacking health care coverage. Underemployment rankings only available from 2006-2010. A broad measure of unemployment accounts for those that have stopped seeking employment or are marginally employed (total unemployed, plus all marginally attached workers, plus total employed part time for economic reasons, as a percent of the civilian labor force plus all marginally attached workers).

State Uninsured vs. Insured Demographics

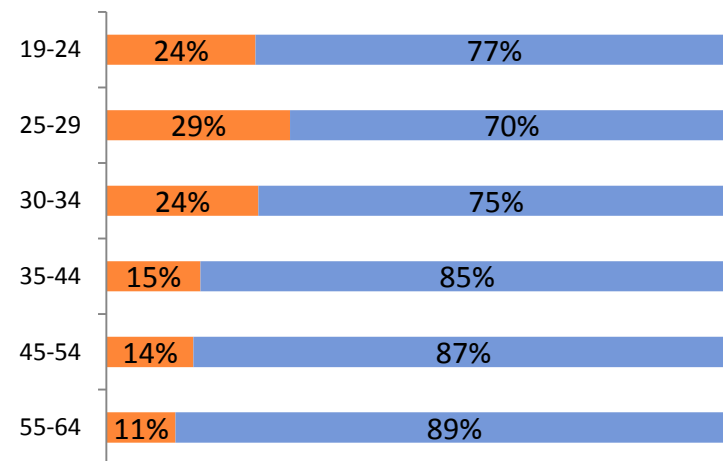
(nonelderly)



Gender

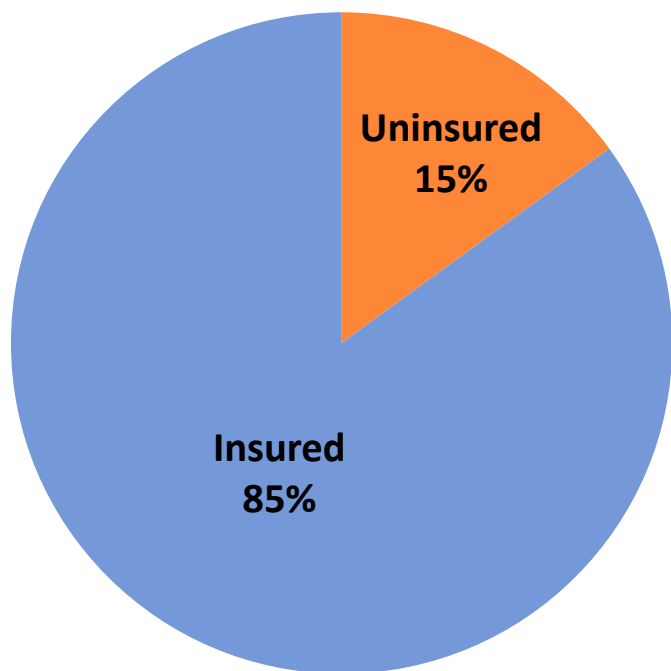


Age

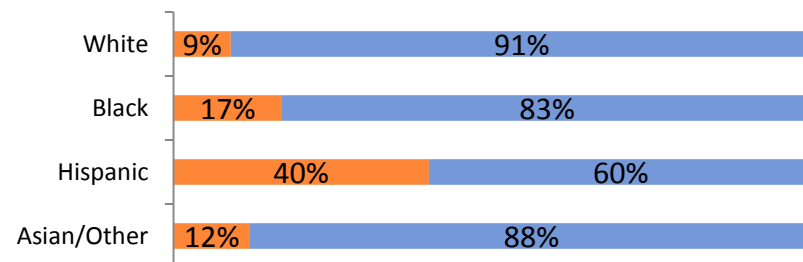


State Uninsured vs. Insured Demographics

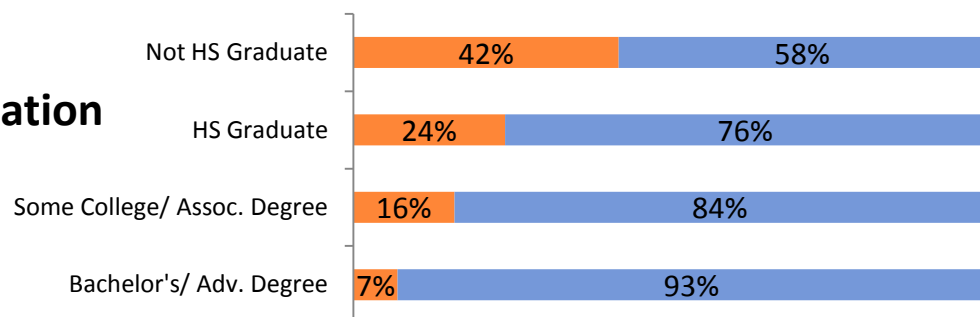
(nonelderly)



Race/ Ethnicity



Education



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Scan

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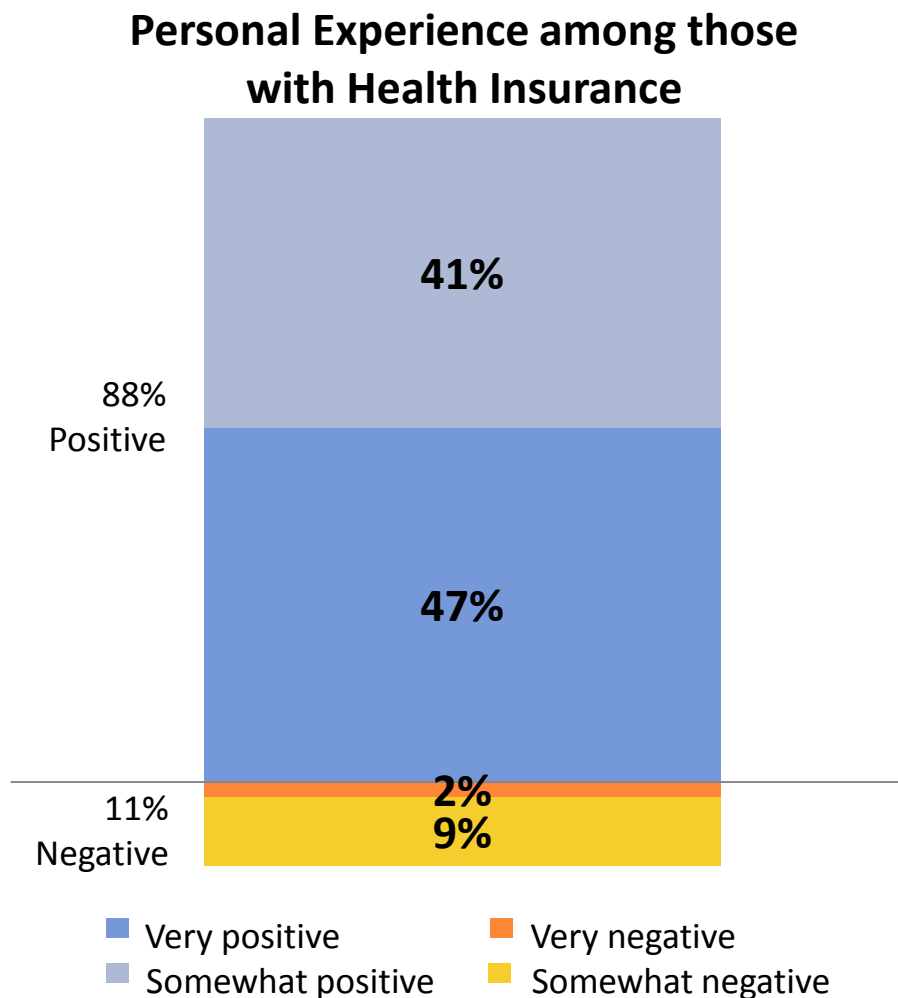
Research Study Scan

Public
Opinion
Research

Academic
Research
Studies

- **Document** public opinion attitudes toward health care and health reform law in the United States
- **Synthesize** various national statistics as a foundation for learning about the current mindset on the topic
- **Educate** readers of this scan as to the general population (nationwide) dynamics on this topic
- **Identify** any gaps in attitudinal data

Attitudes toward Current Healthcare

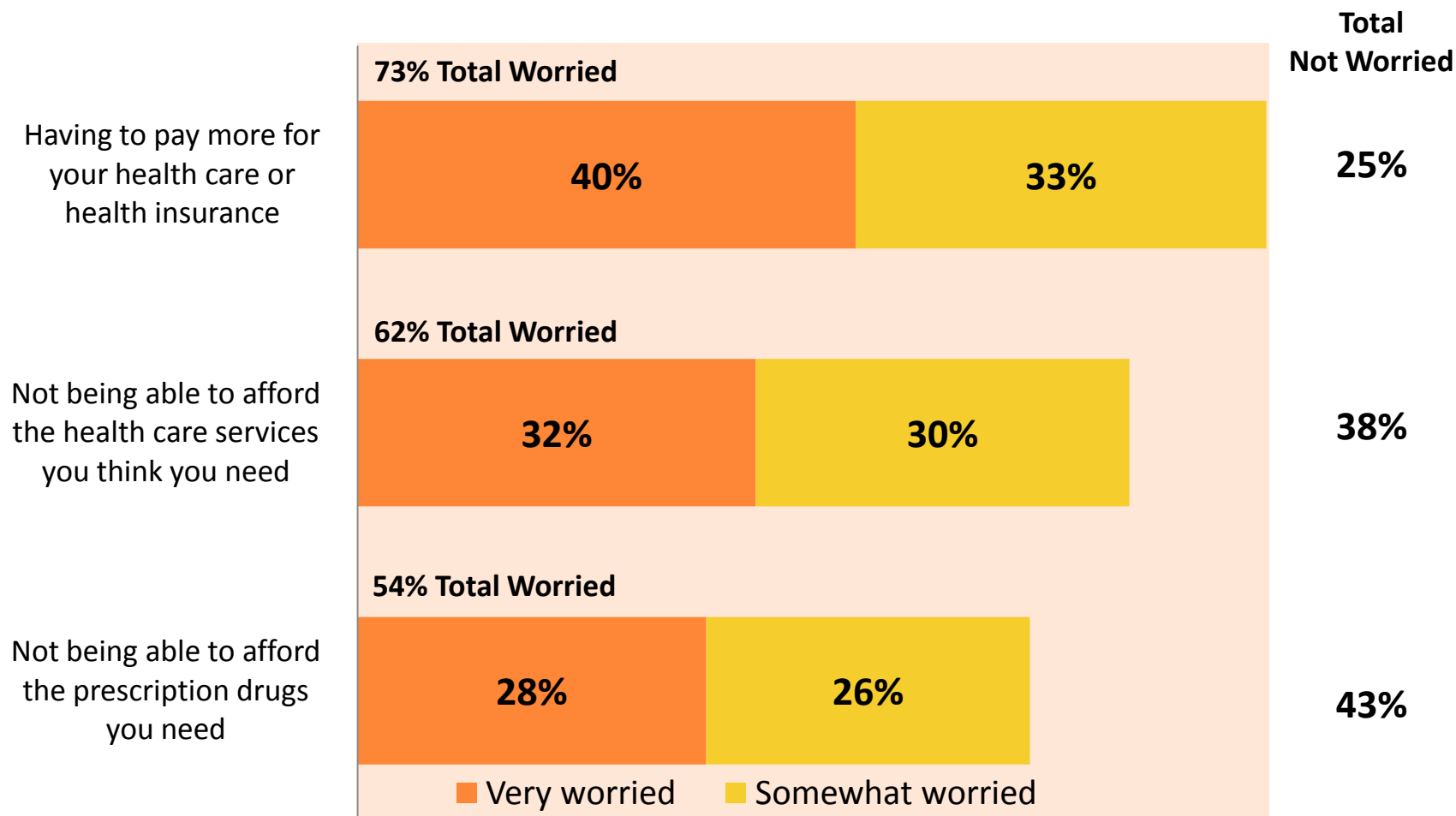


Source: Henry J. Kaiser Family Foundation, Kaiser Health Tracking Poll (2011)

Among those with health insurance. **Methodology:** Conducted by Princeton Survey Research Associates International, August 10 - August 15, 2011 and based on 1,201 telephone interviews. Sample: National adult. 700 respondents were interviewed on a landline telephone, and 501 were interviewed on a cell phone, including 203 who had no landline telephone.

Note: This question not asked in September 2011 polling.

Concerns about Healthcare

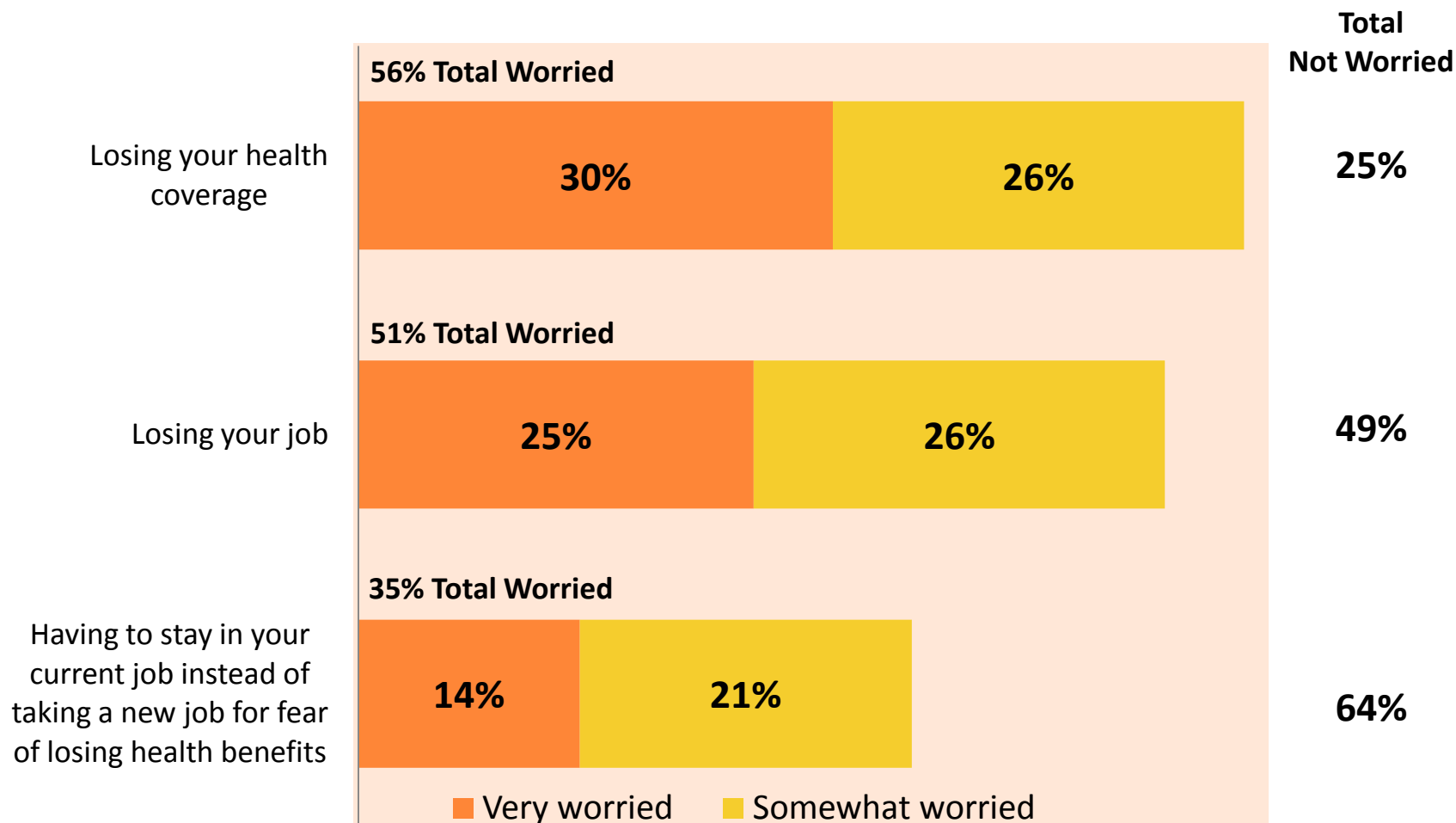


Source: Henry J. Kaiser Family Foundation, Kaiser Health Tracking Poll (2011); "How worried are you about (INSERT – READ AND RANDOMIZE)?"

Methodology: Designed and analyzed by public opinion researchers at the Kaiser Family Foundation led by Mollyann Brodie, Ph.D., including Liz Hamel, Sarah Cho, and Theresa Boston. September 7 – 12, 2011.

Sample: A nationally representative random sample of 1,201 U.S. adults were interviewed. 700 respondents were interviewed on a landline telephone, and 503 were interviewed on a cell phone, including 203 who had no landline telephone in English and Spanish by Princeton Survey Research Associates. Margin of error ± 3 .

Concerns about Healthcare

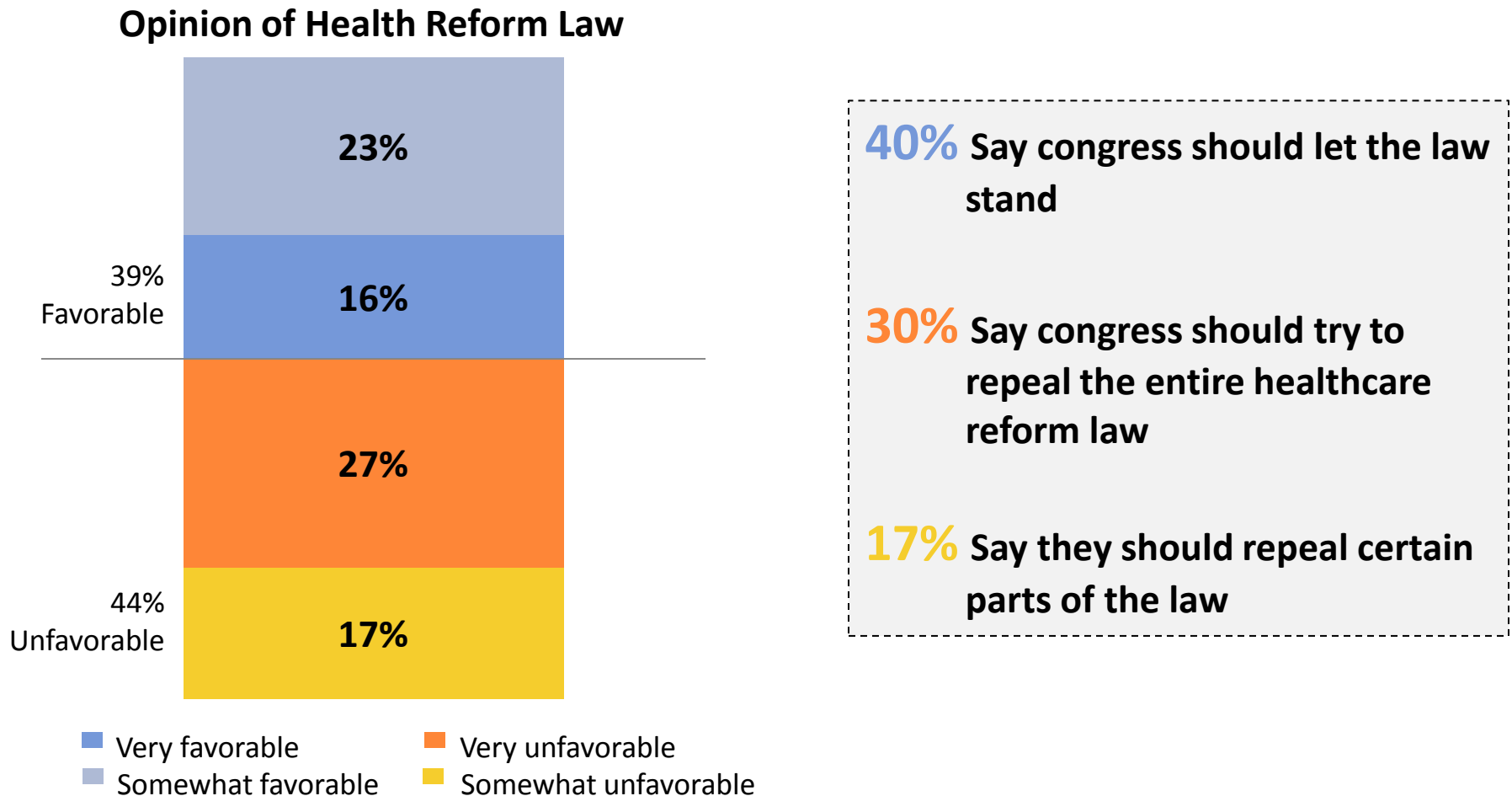


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Attitudes Toward Healthcare Reform

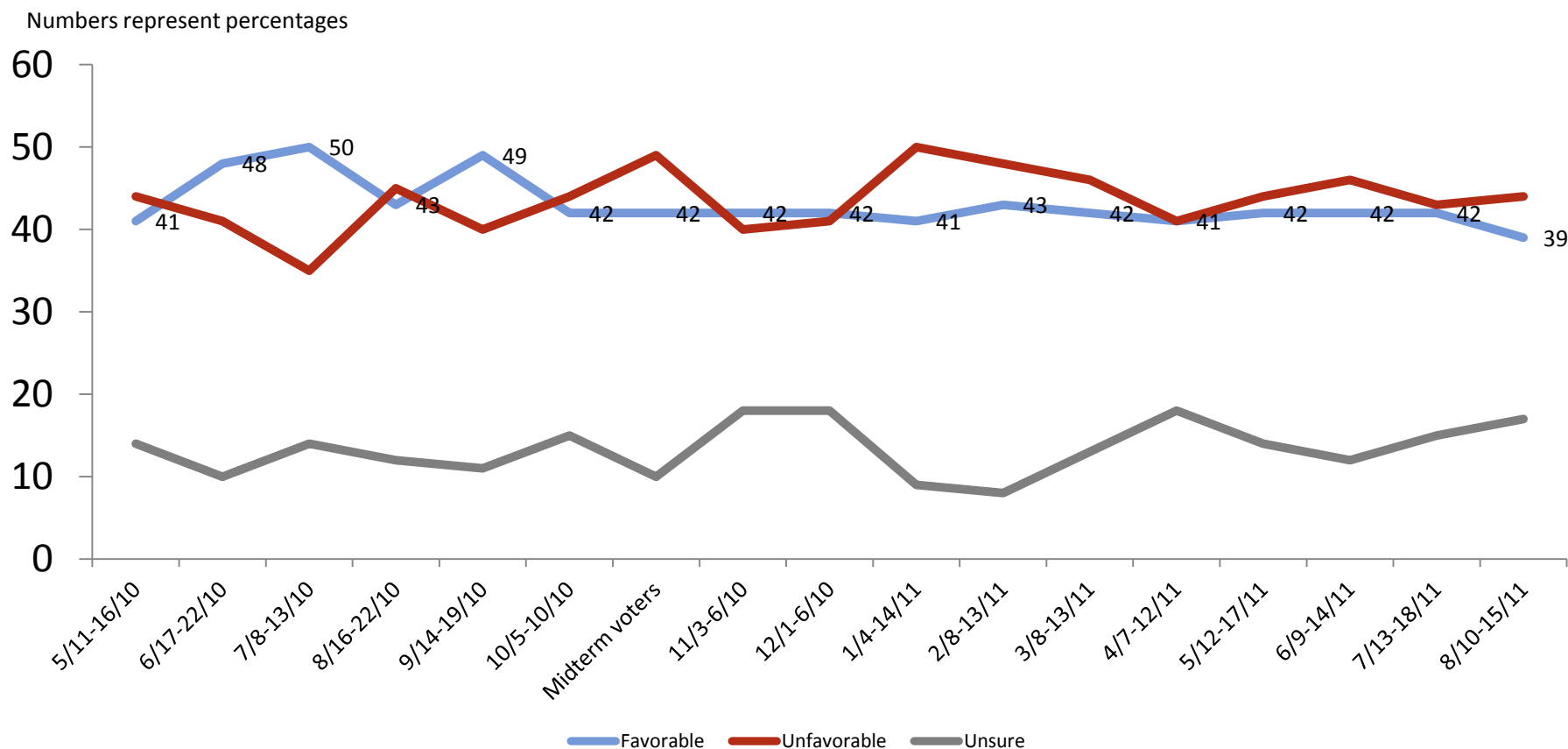


Source: Henry J. Kaiser Family Foundation, Kaiser Health Tracking Poll (2011); (L->R) "Given what you know about the health reform law, do you have a generally (favorable) or generally (unfavorable) opinion of it?" "What would you like to see Congress do when it comes to the health care law?"

Methodology: Designed and analyzed by public opinion researchers at the Kaiser Family Foundation led by Mollyann Brodie, Ph.D., including Liz Hamel, Sarah Cho, and Theresa Boston. August 10 – 15, 2011. Sample: A nationally representative random sample of 1,201 U.S. adults were interviewed. 700 respondents were interviewed on a landline telephone, and 503 were interviewed on a cell phone, including 203 who had no landline telephone in English and Spanish by Princeton Survey Research Associates. Margin of error ± 3 .

Attitudes Toward Healthcare Reform

Opinion of Health Reform Law over time



Source: Henry J. Kaiser Family Foundation, Kaiser Health Tracking Poll (2011); "As you may know, a new health reform bill was signed into law earlier this year. Given what you know about the new health reform law, do you have a generally favorable or generally unfavorable opinion of it?"

Methodology: Designed and analyzed by public opinion researchers at the Kaiser Family Foundation led by Mollyann Brodie, Ph.D., including Liz Hamel, Sarah Cho, and Theresa Boston. August 10 – 15, 2011. Sample: A nationally representative random sample of 1,201 U.S. adults were interviewed. 700 respondents were interviewed on a landline telephone, and 503 were interviewed on a cell phone, including 203 who had no landline telephone in English and Spanish by Princeton Survey Research Associates. Margin of error 3.

Knowledge of Health Reform Law

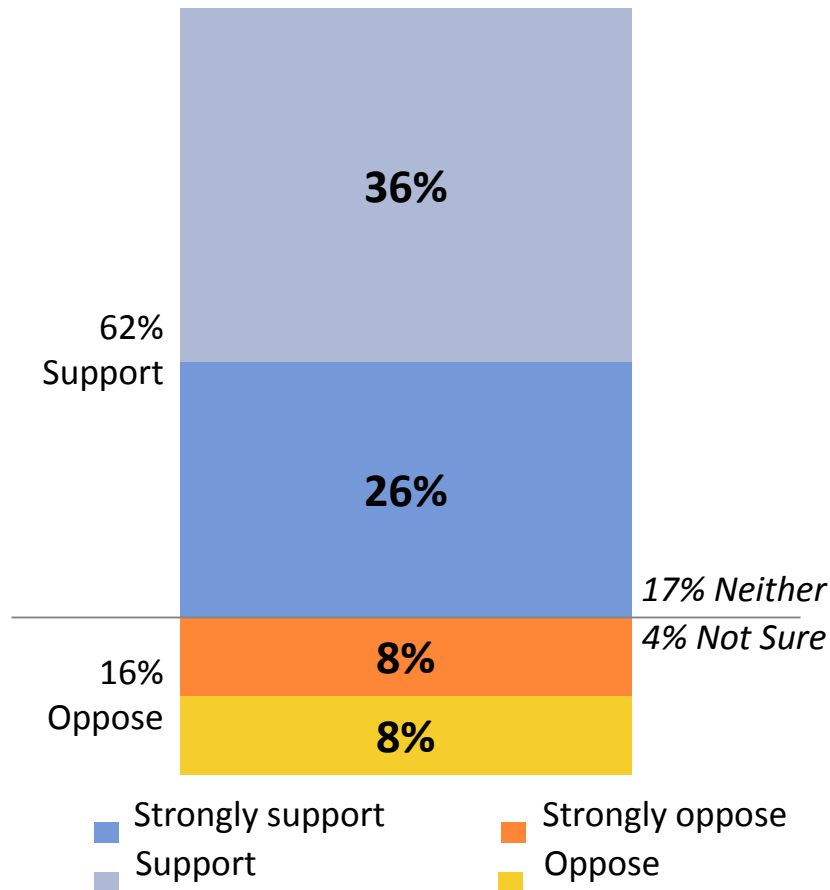
<u>Knowledge of Elements of Health Reform Law</u> (All numbers shown are percentages)			
	Yes, the law will do this	No, the law will not do this	Unsure
(Asked in 9/2011)			
Prohibit insurance companies from denying coverage because of a person's medical history or health condition	61	30	9
Create an insurance option, or high-risk pool, for those people whose pre-existing health conditions currently make it difficult for them to find and buy affordable health insurance	56	30	14
Prohibit insurance companies from setting lifetime limits on the total amount they will spend on a person's health care	48	34	34
(Asked in 8/2011)			
Require nearly all Americans to have health insurance by 2014 or else pay a fine	65	25	10
Provide financial help to low and moderate income Americans who don't get insurance through their jobs to help them purchase coverage	58	32	10
Require insurance plans to offer a minimum package of health insurance benefits, to be defined by the federal government	57	25	18
Expand the existing Medicaid program to cover low-income, uninsured adults regardless of whether they have children	49	32	19
Eliminate co-pays and deductibles that people previously had to pay for many preventive services	29	52	20

Source: Henry J. Kaiser Family Foundation, Kaiser Health Tracking Poll (2011); "Please tell me whether you think it was included in the new health reform law, or not. First, to the best of your knowledge, would you say the new law does or does not (INSERT AND RANDOMIZE)? Would you say the law does or does not (INSERT NEXT ITEM)?"

Methodology: Designed and analyzed by public opinion researchers at the Kaiser Family Foundation led by Mollyann Brodie, Ph.D., including Liz Hamel, Sarah Cho, and Theresa Boston. August 10 – 15, 2011. September 7 – 12, 2011. Sample: A nationally representative random sample of 1,201 U.S. adults were interviewed. 700 respondents were interviewed on a landline telephone, and 503 were interviewed on a cell phone, including 203 who had no landline telephone in English and Spanish by Princeton Survey Research Associates. Margin of error ± 3 .

Attitudes Toward Health Insurance Exchanges

Support for Federal Health Insurance Exchange



Opinion of Role of States/ Federal Government Regarding Health Insurance Exchanges

42% Say the federal government should have more authority regarding health insurance exchanges

28% Say states should have more authority regarding health insurance exchanges

28% Say the Affordable Care Act got the balance about right

Source: Commonwealth Fund/Modern Health Care Opinion Leaders Survey (2011); "Please indicate the degree to which you support the creation of a federal health insurance exchange in addition to operable state health insurance exchanges."

Methodology: Survey was conducted by Harris Interactive. May 2011. Sample: A broad group of 203 innovators and opinion leaders in health policy, health care delivery, and finance were surveyed. This was the 25th study in a series of surveys designed to highlight leaders' perspectives on the most timely health policy issues facing the nation. This survey focused on health reform and the role of states. Health care opinion leaders were identified by The Commonwealth Fund, Modern Healthcare, and Harris Interactive as individuals who are experts and influential decision makers within their respective industries.

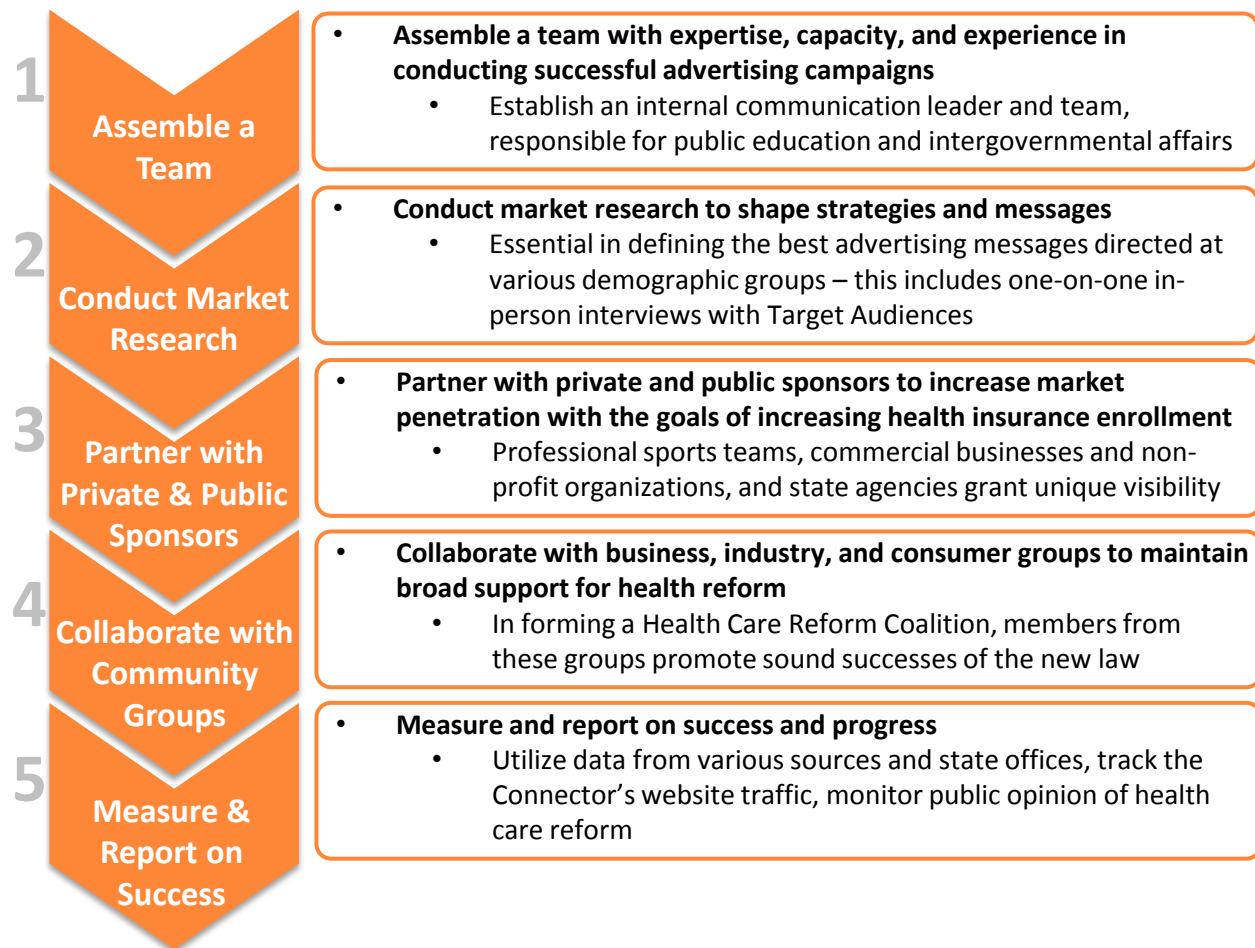
Academic Research: Summary

- Current cost barriers and future concerns
- Challenges to health campaigns
- Elements of health campaign success
- Elements of marketing campaign success for health care exchanges
- Maryland health care quality compared to all states
- Impact of Affordable Care Act on small businesses
- Impact of health reform on individual states
- US Household health care costs
- High deductible health plans

Elements of Marketing Campaign Success

Developing an effective marketing strategy requires a clear understanding of the health reform law's goals and metrics of success, in order to ensure successful implementation.

- One example of this includes the Massachusetts Connector, that was charged with many responsibilities, including the **development of a marketing plan to support the Exchange in their state.**
- The Connector names **these five elements as concrete lessons learned in promoting health care reform** by implementing the marketing campaign.



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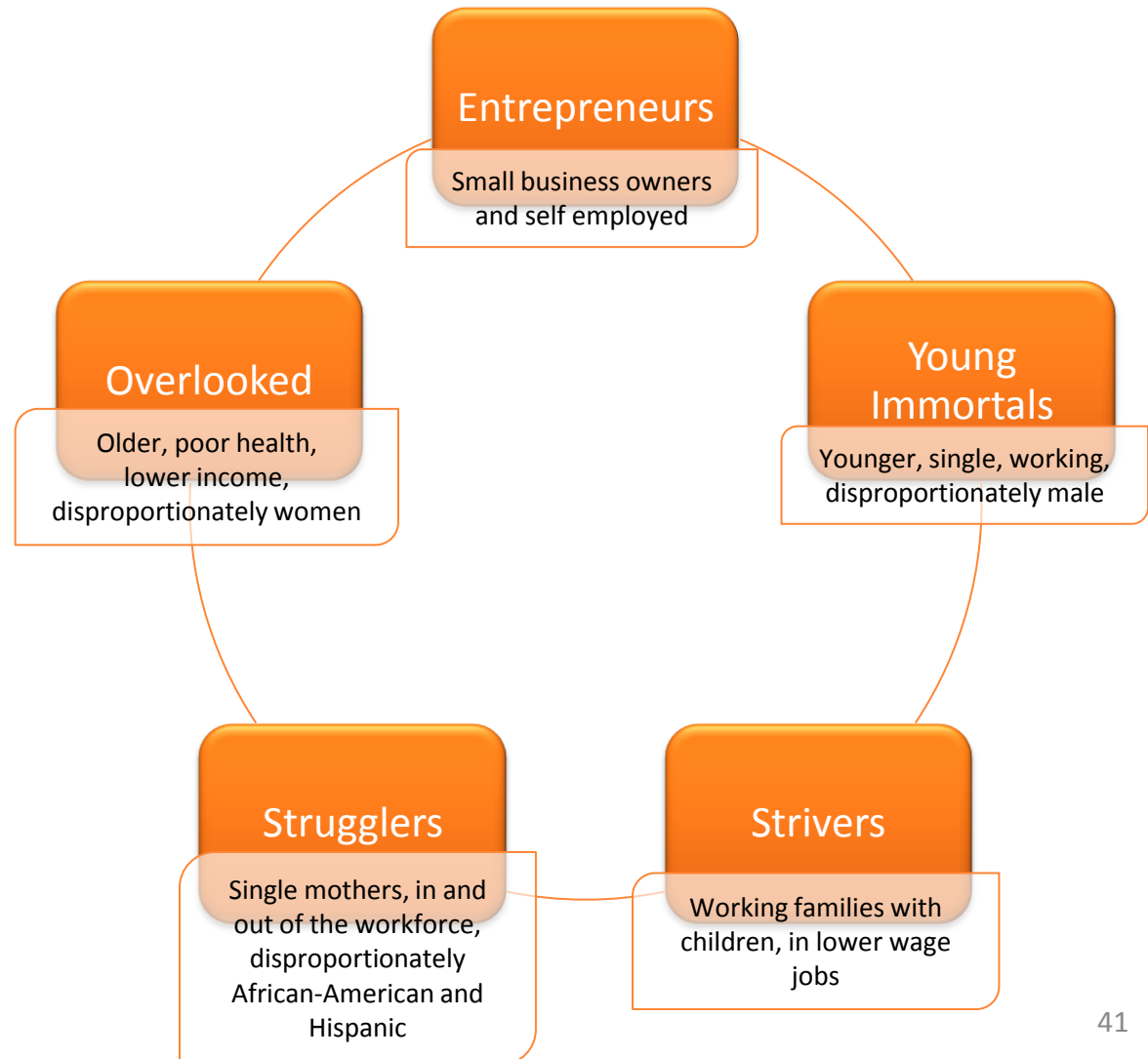
Marketing Implications

- Educating Maryland on the outputs of the Health Reform Law is imperative.
 - Nationwide, there is a lack of awareness and, a lack of support for the health reform law, and that is coupled with concern over the implementation of the law. We can not assume that sentiment in Maryland is counter to this. Messaging must educate residents on what this reform does for them, as consumers or employers, or what this does for their family, their children, their friends and acquaintances that are unemployed.
- Bring everyone along in educating on the Exchange.
 - While this will be most relevant to the target audiences, efforts should be made to educate and positively influence the whole state on this effort. The intent is to proactively create ambassadors within the population on the exchange, keep the Exchange top of mind for when someone does need it, and, become a point of pride for the State.
- Acknowledge the unique needs and attitudes of ideal target audiences for the Exchange
 - Within the larger population of Maryland residents, there are a potential 9 other ideal target audiences that could be consumers of the Exchange with varying backgrounds which can impact their needs. It is essential to conduct primary research to better understand these population dynamics, what they might need from the Exchange, and if/how the Exchange can be positioned to serve them.
- Messaging is not just about raising awareness that an Exchange exists, its about attaching value to what the Exchange offers.
 - Ideally, will not just provide access to health insurance. It will provide access to something that an individual really wants, needs, is grateful to have, or can find value in having. The latter is what will have the greatest impact on positive attitude toward the Exchange. In order to achieve this, the Exchange needs to reach individuals on a personal level, understand attitudes and pre-conceived notions and appear as a true solution.
- Anticipate potential sources of confusion with the Exchange in messaging
 - Primary research should be leveraged to help indicate where confusion could be greatest, and what messaging and treatments best mitigate that confusion.




Suggested Target Audiences

Massachusetts Research found the following segments to be important to reach when marketing the exchange, because:

- All were potential users of the Exchange
- All had something to gain through using the Connector
- Each had their own perspective and attitude toward insurance, and needed a message with which they could relate



Why target?

Audience	General Sentiment toward health insurance	Leverage messaging to arrive at...	Desired Perspective
Entrepreneurs	<ul style="list-style-type: none"> • Don't like the idea of being forced to offer insurance • Want to provide it, but its expensive • Doubtful if it is affordable 		<p>"I wasn't thrilled at first, but this has worked out. I couldn't afford to pay for my employees' health insurance before – but the Exchange is making private insurance affordable. I wish all government programs were this easy to figure out. I feel better knowing that I'm contributing to my employees' health."</p>
Young Immortals	<ul style="list-style-type: none"> • Somewhat aware of being health insurance option • Not sure insurance is needed • Esp. when considering costs 		<p>"I never thought health insurance made sense for me, but now I'm required to get it, and its more affordable than ever. I like knowing that if I get hurt, I have the financial protection that health insurance provides."</p>
The Overlooked, Strugglers, Strivers	<ul style="list-style-type: none"> • Wish had health insurance • Health insurance is expensive • Never been able to afford it before, can't afford it now 		<p>"Coverage is now an option for me. It's affordable for the first time and the Exchange is making it easier for me to find the plan that is best for me."</p>

Presence of Audiences

Audience Make-up	Presence in Maryland's Total Population
Entrepreneurs	
Small Business Owners	~1.8%*
Self-employed	4.8%
Young Immortals	
Persons age 24-35	13.2%
Males age 24-35	6.5%
Females age 24-35	6.8%
Single & never married, age 20-34	1.0%
Employed, age 20-24	4.1%
Employed, age 25-44	21.3%

*of total population, estimated

Source: U.S. Census Bureau, American Community Survey (2010); U.S. Bureau of Labor Statistics (2010); The U.S. Small Business Administration (2010)

Presence of Audiences

Audience Make-up	Presence in Maryland's Total Population
Strugglers	
Single Mothers	7.6%
Unemployed female householders with children under 6 years of age	<1%
Unemployed persons below the poverty level	1.8%
The Overlooked	
Persons over 50 years	31.9%
Males over 50 years	14.5%
Females over 50 years	17.3%
Persons age 65 and over under the poverty level	7.7%

Suggested Target Audiences

- Learnings from the Environmental Scan and Market Analysis, as well as general knowledge of the current economic climate suggest that additional groups are worthwhile to pursue as potential targets for the Exchange. These groups hinge around (as articulated in the key findings):
 - Maryland's small group insurance rates are the highest in the nation, and its these employers that may be making tough decisions surrounding how their insurance is sourced for their employees. Therefore, the Exchange matters for these employers as much as it does the employees.
 - The uninsured are not limited to those well below the poverty line, or an particular demographic. In fact, we see percentages of two parent households, percentages of households with higher incomes uninsured, and uninsured across all races. Therefore, we have to look at atypical uninsured demographics as well.
 - Changing factors in the job force have new graduates in a different predicament, being hourly, part-time, or temporary employees without insurance benefits.
 - Younger Americans, under 35 are often highly influenced by their parents, who remain an active part of their lives and decision-making. Thereby, parents are in a position to advise on health care coverage decisions.

Suggested Target Audiences

Employees of small to medium-sized employers (2-50, 51-100)

- Currently obtain insurance from employer, but employer may be tempted to opt out of providing insurance in place of a fee, thereby encouraging employees to use the exchange. These individuals used to see HC as an employee benefit. Now, the individual might approach the decision as a consumer.

Insurance lapsed

- Have been in and out of insurance plans throughout life as a result of changing jobs, gaps in employment. Have experienced health care/health care issues with and without insurance

Late-in-life laid off

- Experienced a lay-off in the past 5-6 years, have not yet regained same level of employee status (perhaps was bringing in a high salary, now, working in a different capacity for much less)

The Young-employed

- Under 25, out of college, off of parent's health insurance, terms of employment do not regularly cover employee benefits plans

Parents of children 18-35

- Potential opinion-influencer of key groups for Exchange, concerned over child's health, perhaps more than their child is, might be more aware of health care policy than child

Importance and Presence of Audiences

Audience Make-up	Presence In Maryland	Source
Employees of small to medium-sized companies		
Employed by companies with 1-99 employees	15%	2009 ACS Census
Employed by companies with 100-499 employees	2%	2009 ACS
Insurance Lapsers		
Families with only part-time or part-year adult workers, who are uninsured	35%	2011 Maryland Health Insurance Coverage Report
Late-in-Life Laid-Off (LLLO)	Between 24% and 29% of recent unemployment insurance claimants	2010-2011 BLS
Young-Employed		
Age 18-24	10%	2010 ACS Census
Age 18-24 who are also uninsured	2%	2010 ACS Census
Age 16-24 who are in the labor force and employed	6%	2010 ACS Census
Parents of Young Adults		
Parents of those age 18-34	23%	2010 ACS Census